

Reksa Dana Principal Total Return Equity Fund Kelas O



Equity Fund
Fund Fact Sheet
28-Nov-2025

Product Information

Effective Date	17-Jun-2005
No. of Effective Statement	S-1634/PM/2005
Inception Date	01-Jul-2005
Currency	IDR
Custodian Bank	Deutsche Bank A.G.
NAV Per Unit	IDR 3501.78
AUM	IDR 27.62 BN
Minimum Initial Investment	IDR 10,000.00
Number of Offered Units	Max. 20,000,000,000.00 Offered Units
Valuation Period	Daily
Subscription Fee	Max. 1.00 %
Redemption Fee	Max. 1.00 %
Switching Fee	Max. 1.00 %
Management Fee	Max. 2.00 % per annum
Custodian Fee	Max. 0.25 % per annum
ISIN Code	IDN000031101
Fund's Account Number *	Deutsche Bank A/C. 0099556009

* For more information, please refers to Fund's prospectus

Fund's Benefit

- Managed by professional management
- Investment Diversification
- Transparency of information
- Ease of Investment

Main Risk Factor

- Risk of Changes in Economic and
- Risk of Default
- Risk of Exchange Rate
- Risk of Liquidity
- Risk of Diminishing Net Asset Value

Top 10 Securities in Portfolio (%)

ADI SARANA ARMADA TBK	EQ	7.23%
ASTRA INTERNATIONAL TBK	EQ	4.74%
BANK ALADIN SYARIAH	MM	3.62%
BANK CENTRAL ASIA TBK	EQ	9.50%
BANK JAGO TBK	EQ	7.35%
BANK NEGARA INDONESIA TBK	EQ	5.40%
BUMI RESOURCES TBK	EQ	3.53%
MAYORA INDAH TBK	EQ	3.55%
SURYA SEMESTA INTERNUSA TBK	EQ	4.41%
TEMPO SCAN PACIFIC TBK	EQ	3.84%

*EQ: Equity, FI: Fixed Income, MM: Money Market

Investment Objective

Preserve investment value and gain a level of return in accordance with the tolerable level of risk in medium term through investments in Equities, Money Market Instrument, and/or Fixed Income Debt securities

Fund Manager's Comment

During the month of November 2025, IDXA80 rose by 4.12 points (+3.22%) to 131.73. The leaders were DSSA, TLKM, BUMI, PTRO and ASII. On the other hand, BBRI, AMMN, BBKA, AMRT, and MBMA were the laggards. On the sectoral basis, consumer non-cyclical, healthcare, and basic material sectors were the best performers, while infrastructure, energy, and miscellaneous industry were the worst performers. In November 2025, foreign recorded net buy of IDR 12.2tn from Indonesia's stock market. From the commodity market, oil price declined to USD 63.2/barrel, meanwhile, gold price increased by 5.53% to USD 4,218/oz. The Rupiah exchange rate weakened by 0.18% from 16,630 per USD to 16,660 per USD. Annual inflation declined to 2.72% YoY from 2.86% YoY in the previous month. Trade balance in October recorded surplus of USD 2.4 bn (surplus in the previous month was at USD 4.3 bn). BI rate by end of November 2025 was unchanged at 4.75%.

Risk Classification



Risk Classification Description

High volatility with high investment growth potential

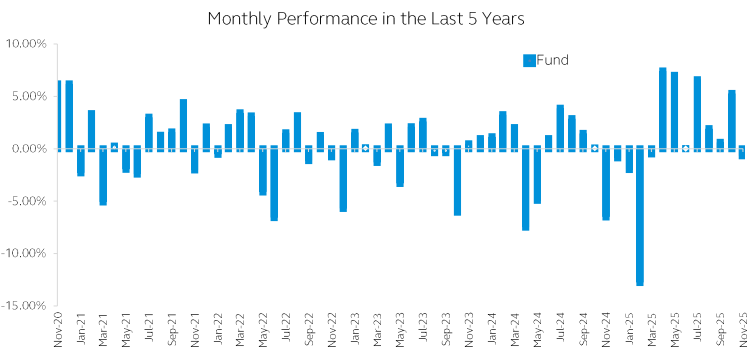
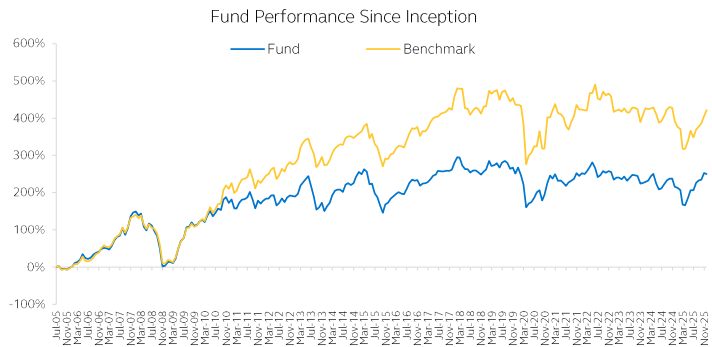
Investment Policy

Equity	Min. 80%
Bonds	Max. 20%
Money Market	Max. 20%

Fund Allocation

Equity	97.00%
Bonds	
Money Market*	3.00%

*Include Cash and equivalent



Performance Since Inception

Highest Monthly Performance	Apr-2009	Performance	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Lowest Monthly Performance	Oct-2008	Fund	11.82%	-0.68%	5.23%	14.33%	10.86%	-1.44%	7.53%	250.18%
	-32.66%	Benchmark **	9.38%	3.22%	9.48%	11.94%	5.93%	-6.57%	3.95%	421.77%

**The benchmark until February 2019 was the JCI, whereas from March 2019 onwards is the IDX80 Index.

The change of mutual fund benchmark effectively started on September 30, 2024.

About Principal Asset Management

PT Principal Asset Management (formerly known as PT CIMB-Principal Asset Management), is a joint venture between Principal Financial Group®, a member of the FORTUNE 500® and a Nasdaq-listed global financial services and CIMB Group Holdings Berhad, one of Southeast Asia's leading universal banking groups. Principal offers a wide variety of solutions to help people and companies in building, protecting and advancing their financial well-being with the company's discretionary mandates and asset management expertise. With innovative ideas and real-life solutions, the company help achieving financial progress towards a more secure financial future possible for clients of all income and portfolio sizes. PT Principal Asset Management has obtained a business license from Financial Services Authority (OJK) as an Investment Manager based on the Decree of the Chairman of BAPEPAM Number: KEP-05 / PM / MI / 1997 dated May 7, 1997.

About The Custodian Bank

Deutsche Bank AG, Jakarta Branch has obtained the approval to be a Custodian in the capital market from the Capital Market authority pursuant to Chairman of Bapepam Decision No. Kep-07/PM/1994 dated January 19, 1994 and therefore Deutsche Bank A.G., Jakarta Branch is registered and supervised by OJK. Deutsche Bank AG, Jakarta Branch has been providing custodial services since 1994 and fund services, namely administration and custodian of funds since 1996. Deutsche Bank AG, Jakarta Branch is the first custodian bank which provides fund services for the first mutual fund product launched in 1996, namely closed Mutual Fund. Henceforth, Deutsche Bank AG, Jakarta Branch became the pioneer and has consistently provided fund services for mutual fund products and other products for the domestic market among others insurance products (linked fund unit), pension funds, discretionary fund, sharia fund and so forth.

Mutual Fund Ownership

Based on the prevailing OJK regulations, confirmation letters for the implementation of transaction, purchases, transfer and redemption of mutual fund participation units are legal proprietary letters issued and set by custodian bank. Unit holders can see mutual fund ownership through the address <https://Akses.ksei.co.id>.

Further information related to the Fund Prospectus can be accessed through our site: www.principal.co.id

Disclaimer

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